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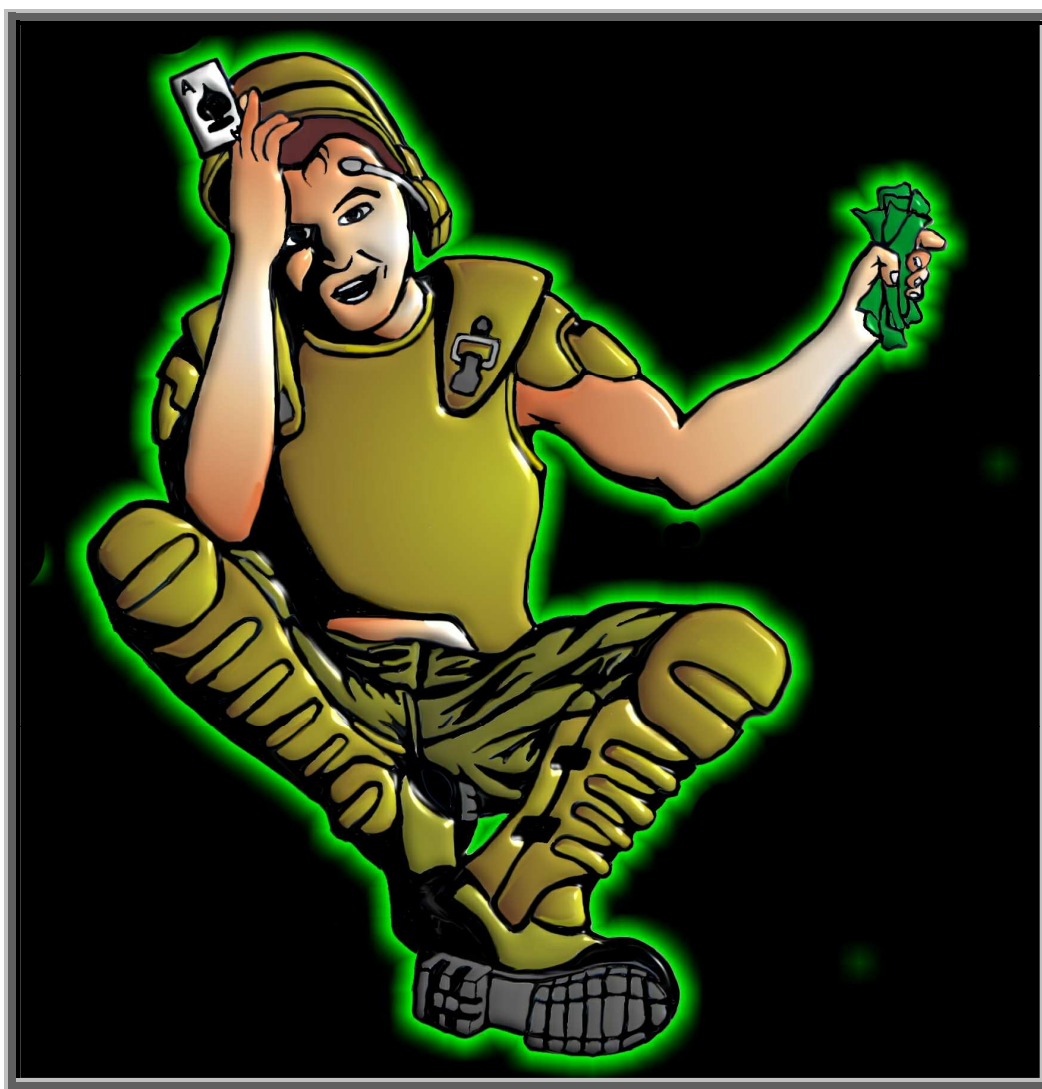
Presents:

BENEFITS AND PENALTIES UNLIMITED

Optional Rules For Character Creation

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BENEFITS AND PENALTIES

These are **OPTIONAL** rules designed to allow just a bit more flexibility and customization in your game. To incorporate these to your game, during creation a Character may take a number of Benefits equal to the number Penalties he selects. An alternate method is to use Luck to determine the amount of Benefit points you have, extra Benefit points can be purchased by taking Penalties (For every point value of Penalty Taken, you gain a Benefit point), however this method is easily abused and can become very unbalancing, GM's are advised to use with caution.

All Benefits and Penalties should be gone over with the GM before finalizing your selection. Benefits and Penalties are **NOT** here for mini-maxing, and your GM has final say as to whether or not a particular character is allowed to have a particular Benefit or Penalty. You do not have the unalienable right to choose ten points of penalties, nor do you have the right to have such-and-such a penalty, even if another character has it. Remember that these are here to help give a character flavor, not to get the best possible combination of benefits and penalties, and your GM won't have to outlaw their use completely. Some Settings will not allow for some Benefits or Penalties, or the Benefit/Penalty might require slight alteration, this is at GM discretion and caution should be exercised.

BENEFITS

Mental Benefits

Limited Paranoia (3 point benefit) You exhibit abnormal paranoid tendencies, but you manage to keep them from running your life. Although others may find this to be an irritating personality quirk, you always keep a close watch on possible ambush locations and are always keeping an eye out for people packing weapons or reacting to your action. You keep this paranoia from ruining your life, and understand that it is unlikely that someone is poisoning your coffee and paying off all your friends to kill you, but you still get +5 on awareness rolls to notice ambushes and the like.

Piercing Gaze (3 point benefit) You have the natural ability to seemingly look right through people. You can do this to put people on edge, make them nervous or even to get people to back down from you. You get +2 on Interview, Intimidate and Interrogate when the game master indicates that it would be appropriate.

Mundane (3 point benefit) This is a combination of a physical and psychological benefit. To be "mundane" you must have an Attractiveness between 4 and 7. You know how to blend into any environment or circumstance. As long as you are dressed to blend and are doing nothing out of the ordinary no one will notice you. Even when you draw a gun and open fire on the guards or show up in the lobby of a major hotel dressed in full punk regalia, people will only be able to describe you as "average looking, about normal height, no distinguishing features..."

Super Cool / DeathWalk (4 point benefit) You make the Fonz look like geek-boy central. Not much can rattle you. You are fully aware of what you can cope with and what you cannot. You gain a +2 bonus when resisting horror checks, stress checks and when resisting intimidation. You may not have a cool of ten, but you know what you can handle.

Light Sleeper (2 point benefit) You sleep very lightly, and are often disturbed in your sleep by your neighbors, local wildlife, etc. Luckily you've learned to live with it and can get by with less sleep than most. You awaken from sleep with an Easy notice roll, or get +0 difficulty on notice rolls against people making stealth rolls while you sleep, as opposed to the normal +10 difficulty.

Concentration (1 point benefit) You easily shut out anything that might distract you from what you are doing. While this means you are a hard person to get the attention of (-5 awareness rolls when concentrating on stuff, including reading a book, etc), you also get to ignore penalties for other players "kibitzing", firefights, etc, and can halve penalties due to damage sustained when it affects what you are concentrating on.

Direction Sense (1 point benefit) You instinctively know which way is north, or which way it is to get to the Gibson Memorial Freeway, etc. An easy awareness/notice roll is all it takes for you, landmarks and compasses be damned!

Time Sense (1 point benefit) You instinctively know approximately what time it is. This requires an INT roll, dif 4 during the day, dif 6 at night, dif 8 indoors or underground. If you make the roll by 3 or more points you know the time within 10 minutes, otherwise it's within a half-hour. You probably didn't wear a watch for much of your life to develop this ability.

Common Sense (2 point benefit) You have an unusually precise sense of practicality. Any time you are about to do something the Game Master considers foolish, he will most likely give you a warning such as "You may wish to think about that first". An extreme form of this benefit (4 points) has the Game Master actually explain why he thinks you are being stupid.

Aptitude Benefits

Buff (4 point benefit) The character is an incurable nut for some field of technology. She gets a +1 on almost any roll involving firearms. This provides a +1 to any check made either using, identifying, or repairing any item that falls under the chosen type of technology. The character also has and maintains a collection of the chosen type of tech, and owns a library and large amount of research dedicated to it.

Animal Friendship (2 point benefit) You have nurtured what began as a natural affinity for animals. Now it seems that animals instinctively know that you are one of their own. Although quite often you will attract unwanted friendly animal attention (strays have a tendency to flock to you), even the best-trained guard animals are unlikely to attack you except under duress.

Statistic Increase (3 point benefit) You are naturally better at something. One of your statistics is increased by 1 point to a maximum value of 10.

Freak of Nature (4 point benefit) You naturally excel at something. One of your statistics is increased by 1 point to a maximum of 11.

Genetically Engineered/Selectively Bred (10 point benefit) You have been engineered or bred to be superior in one ability. One of your statistics is increased by 2 points to a maximum of 12.

Lightning Calculator (1 point benefit) You can perform basic and extended math in mere seconds in your head. This doesn't necessarily increase your math skill, but does allow you to do math without pen and paper or a computer. If you have math skill of less than 2 it becomes 2. In all circumstances your math rolls are at -2 difficulty.

Fast Learner (4 point benefit) You catch on quicker than many. Your IP costs are reduced when increasing a skill level. Instead of paying the current level x10 (or whatever constant you use in your games) you pay the level x 9.

Code Breaker (4 point benefit) You love puzzles. You will happily sit for hours working away at the best puzzle magazines. You get a +2 bonus on any roll to decipher codes, puzzles, or decryption.

Cunning Linguist (4 point benefit) You have a knack for languages. After a few days submerged in any new culture you have learned the basics of their language and language structure, and can make your way around being able to ask for food and shelter. You require 20% less IP to learn or increase your skill in any and all languages.

Stylish (3 point benefit) You are one of the beautiful people. Not only do you always know what to wear, you can look good wearing just about anything. You gain +2 to wardrobe and style rolls.

Animal Magnetism (1 point benefit) You have a certain "animal magnetism" that makes you ruggedly attractive to those of the opposite sex, but which immediately prompts a competitive reaction from persons of the same sex. You get -4 difficulty on seduction attempts, but +2 difficulty on all interpersonal rolls against people of the same sex (yes, this equals a -2 difficulty on rolls to seduce persons of the same sex).

Jack of all Trades (5 point benefit) You have studied just about everything for at least a little while. You only get half penalties when making rolls using skills you don't have.

Sharp Shooter (5 point benefit) You are a very precise shot. While this does not increase your chance to hit, it does reduce your penalties for called shots by -2.

Societal Benefits

No Police Record (1 point benefit) By some miracle, you have *never* been arrested nor even picked up by the police or other law enforcement group (town sheriff, city guards, etc...). This means that your fingerprints, mugshot, or wanted poster drawings are not on file (except with the FBI if you legally own a firearm in a modern or later setting), and the plocal law has no record of you.

Professional License (1 point benefit) You have managed to acquire a professional license for something in which you are skilled. Some licenses are obviously more useful than others, but all of them are quite beneficial for getting work anywhere outside of the combat zone. You must have the appropriate minimum skill(s) for this merit, of course. Sample Licenses include Doctor (MedTech 6+), Nurse (MedTech 4+), Mechanic (Basic Tech +5), Lawyer (Interview +5, Law +6), Architect (Architecture +6), Engineer (Engineering +6), Electrician (Electical Engineering +5 or Electronics +6), etc.

Well Traveled (3 point benefit) You have traveled far and wide, and have met people with crash pads, contacts, or in similar lines of work. Any time there is a city you have reason to visit or even have to make contact with someone therein, make a luck roll, dif 14. If successful you know someone in that city. You get +3 on this roll for major cities, and -2 for small cities, -6 for towns.

Connection in the Police Dept (2 point benefit) As the result on the LifePath table, you have made a strong connection in the Police Dept. or other local law enforcement group. Through this connection you may be able to get evidence hidden or misplaced, get information on current investigations, etc.

Connection in the District Attorney's Office (3 point benefit) As the result on the LifePath table, you have made a strong connection inside the D.A.'s office (or other local prosecuting body or tribunal). You can influence events in the preossecutors office, perhaps changing bail amounts, or how much evidence it will require before they issue a warrant for someone (such as yourself).

Connection in the Mayor's Office (3 point benefit) As the result on the LifePath table, you have made a strong connection inside the Mayor's office (or other local governing authority). You now have the ear (directly or indirectly) of the city's policy makers. The mayor can put pressure on the various utilities, emergency services, police force or even the D.A.'s office

Nomad Friends (3 point benefit) As the result on the LifePath table, you have made friends with one of the more local Nomad or Pirate groups. Usually this is in the form of a single friend who is a member in good standing with the group, but it can also be that you have done the group itself a service or perhaps ran with the pack for a while and they remember you. Regardless you may use this as if you had the Special Ability of Family at +2.

Local Wildlife Likes You (3 point benefit) As the result on the LifePath table, you have made friends with one of the local Gangs in town. This could be anything from a few old cohorts of yours having joined the Steel Slaughter Slammers, to having saved the life of a member of the Silver Slash or having fought beside the Black Queens. Regardless you may use this as if you had the Special Ability of Family at +2, but don't overdo it or you'll piss off your erstwhile allies.

Contacts or Friends (variable point benefit) You have made contacts or friends in the "right" places. What these places are, of course, depend on what you need. You may purchase 5 points worth of contacts from the Contact Generator for every point spent on this benefit.

Bodysculpt Job (1-4 point benefit) You have recently had major Cosmetic Alteration Surgery. You may not even resemble your original ethnicity or gender now. As a 1 point benefit, you have had simple facial alterations and you may select new hair and/or eye colour. It would require a Dif 12 INT check to recognize you now. As a 2 point benefit, you have had a full body job, from head to toe. Skin tone might have changed, in addition to cheekbones, ears, eyes and hair. It would require a Dif 16 INT check to recognize you now. As a 4 point benefit, you could have changed your ethnicity (including ethnic-based characteristics like facial features), your sex (including all obvious sexual organs), your height, weight, etc. If would require a Dif 20 INT check to recognize you now - even for your closest friends. This benefit is only possible in a modern and beyond setting, or one that allows magic, psionics, or super powers.

Fake Weapon Registration (1 point benefit) You have a fake Weapon Registration. The weapon appears to be registered to you according to the paper work, but in reality the weapon's serial numbers don't match up to any REAL numbers or ballistics in the NSA computer system (but it is linked to one of the false sets planted by some dirty cops in the past). This false registration will hold up to routine inspection, and may (1-6 on a D10) hold up to a full security check. Once a month a roll should be made to see if the false set has been flushed out of the NSA systems (2 in 10 chance), in which case the first time you use this registration thereafter will result in a notice that the weapon was using a stolen ID sequence. For a 2 point benefit, the chance of the files being flushed drops to 1 in 10 and the chance of it holding up to a detailed security check becomes 8 in 10. Only available in a modern or beyond setting.

Hidden Account (1 point benefit) You have a bank account under a false name and address. It cannot be traced to you unless you are caught using it. This could also be a blind account through a face bank.

Illicit Account (2 point benefit) You have a "bank" account with one of the illegal banking operations. This could be with one of the larger organized crime syndicates (especially the Yakuza since they went legit a few years ago), or a private "bank" operated by one of the more liquid corporate entities. Wherever this account is, it is incredibly unlikely that you will have this account shut down, unless you do something to piss off the organization in question.

Physical Benefits

Acute Sense (1 point benefit) You have an extremely acute sense (choose sight, hearing or touch). Whenever you need to make an Awareness/Notice roll using this sense, you get to add +1 to the roll. This roll is more than just acute eyes, but actually better recognition and use of the optical part of the brain, so this benefit remains even if you have prosthetics or replacements. You can take this benefit multiple times, but only once for each sense.

Fast Healing (2) You have an accelerated healing system. Your healing rate is increased by 1 damage box per day.

Drug Resistance (2 point benefit) You gain a +2 to your Resist Torture / Drugs skill when used against drugs only.

Extreme Drug Resistance (5 point benefit) All drugs have only 1/2 the normal effect on your system, and with a BOD roll of 15 or greater, the drug has no effect whatsoever.

Enhanced Reactions (2-4 point benefit) You have unearthly reaction times. You can cause maximum carnage at most hand-to-eye video games. For every 2 points spent you gain +1 to Initiative (maximum of +2).

Berzerker Rage (2 point benefit) You can rely on a surge of pure adrenaline to increase your reaction times in combat. Whenever you trigger this benefit in combat, you must use it for the *entire* combat. While the adrenaline surge is in effect you get to roll your Initiative twice and keep the best result, then add 2 to it. Additionally you may add +2 to any Melee or Hand To Hand damage. On the downside, this adrenaline overload affects your aim and clouds your thinking. You make all rolls in combat at -2, and if a friendly target gets in your way you must make a dif 12 Cool roll to not attack it.

Will To Live (2-6 point benefit) You are strangely unwilling to "give up the ghost". For each level of this benefit, you may succeed a single death save automatically. This benefit resets itself once every 2 sessions of game time.

Temporal Benefits

Shelter - variable points You own / live in some sort of shelter. This is usually an apartment or home. Some characters live in communal squats, while others own huge mansions... The point value of this benefit can never be reduced below 1 point.

| Type of Shelter | Value | Cost |
|-----------------------|-------|-------|
| Bachelor Apartment | 1 pt | \$200 |
| 1-2 Bedroom Apartment | 2 pts | \$350 |
| 2-3 Bedroom Townhouse | 3 pts | \$500 |
| 2-3 Bedroom House | 4 pts | \$600 |
| Larger House | 5 pts | \$800 |

| Quality of Shelter | Value | Cost |
|--------------------|--------|------|
| Slum / Bad Repair | -1 pt | 50% |
| Fair Quality | +0 pts | 75% |
| Good Quality | +1 pt | 100% |
| Expensive Digs | +2 pts | 200% |

| Security of Shelter | Value | Cost |
|------------------------|--------|------|
| Broken locks | -2 pts | 66% |
| Locked Doors & Windows | -1 pt | 100% |
| Magnetic Locks | 0 pts | 100% |
| Security System | 1 pt | 125% |
| Major Security | 2 pts | 200% |

| Location of Shelter | Value | Cost |
|---------------------|--------|------|
| Combat Zone | -3 pts | 100% |
| Residential Ghetto | -1 pt | 150% |
| Good Residential | +0 pt | 200% |
| Down Town | +0 pts | 300% |
| Up Town | +1 pts | 400% |

| Living Arrangements | Value | Cost |
|--------------------------|--------|---------|
| Squatting w/ friends | -3 pts | 0% |
| Living on friend's floor | -2 pts | 10% |
| 2-4 room-mates | -1 pts | 20%-33% |
| 1 room-mate | +0 pts | 50% |
| Alone | +1 pt | 100% |

| Payment | Value | Cost |
|-----------------|--------|------|
| 2 Months Behind | -1 pt | 100% |
| Current | +0 pts | 100% |
| 2 Months Ahead | +1 pt | 100% |
| Mortgage | +1 pt | 85% |
| Owned | +2 pts | 10% |

Registered Rifle (1 point benefit) A rifle you own is registered to you and you also have the proper paperwork to carry it and use it inside city limits (normally rifles are restricted to hunting and home defense). This doesn't mean the police know this though, and you may find yourself being periodically harassed for carrying this weapon around. Only available in modern and beyond settings

Registered Restricted Weapon (3 point benefit) You legally own a restricted weapon such as a Sub Machinegun, flamethrower, cannon, arbalest, etc. You also have the proper paperwork to carry it and use it (in self-defense thank you very much) inside city limits. Again this does not guarantee that the local constabulary knows of this permit.

Sanctuary (2 point benefit) You know the location and passwords of a local sanctuary. This is a place, much like a covert hotel, where you can lie low for a while when the shit is just too hot. You still have to pay the going rate at the sanctuary.

Vehicle - variable points The character owns a vehicle. This vehicle is insured and legally belongs to the character. It is registered in his name unless he has a false identity, in which case the player may decide to which identity the vehicle is registered. If the character is a Blank, then the vehicle will be considered stolen should the police do a thorough investigation. The type of vehicle, as well as it's condition, determines the point value of this Benefit. The point value of this benefit can never be reduced below 1 point. Only available in modern and beyond settings, however in settings before this feel free to substitute an animal mount or appropriate vehicle, with suitable approximation.

| Type of Vehicle | Value |
|--|--------|
| Motorcycle, typical | 1 pt |
| Motorcycle, big or fast | 2 pts |
| Honda MetroCar | 2 pts |
| Typical Car | 3 pts |
| Sports Car | 4 pts |
| Gev Truck | 5 pts |
| R-T Aerodyne * | 6 pts |
| Family Flyer* | 7 pts |
| AV-7* | 9 pts |
| Personal Spacecraft* | 10 pts |
| * Only available in near future and beyond ssettings | |

| Condition of Vehicle | Value |
|-----------------------------------|--------|
| Totally Souped-Up | +2 pts |
| Slightly Improved | +1 pts |
| Brand New | +1 pt |
| 2-3 years old | +0 pts |
| Rusty & Beat Up | -1 pt |
| Piece of Shit | -2 pts |
| Sometimes Unavailable (LUCK > 12) | -1 pt |
| Rarely Available (LUCK > 16) | -2 pt |
| Lightly Armed | +2 pts |
| Heavily Armed (if possible) | +4 pts |

WEALTH (2-6 point benefit) You have money, perhaps your parents are high level executives, celebrities. or government officials. Perhaps you are merely the recipient of an inheritance or trust fund. Maybe you just got lucky and won the lottery. Whatever the case, you are independently wealthy. For 2 points, multiply your Luck x10, this determines the amount of extra cash, in \$1,000 (or standard monetary unit) increments your character receives at start up. Spending 3 points changes the multiplied increments to \$5,000, 4 points changes it to \$10,000, 5 points moves it up to \$20,000, and 6 points increases it to \$50,000.

Intangible Benefits

Luck (3 or 6 point benefit) Your character is exceptionally lucky and can re-roll any two rolls each game session. The 6 point benefit allows for four re-rolls each game.

Danger Sense (5 point benefit) You have an innate danger sense. You get "bad feelings" and "apprehensions" quite often before bad stuff happens. When coming up on traps, ambushes, or other unknown or hidden dangers, you get a +2 to your Awareness/Notice roll



PENALTIES

Mental Penalties

Traumatic Aversion (2 point penalty) Something bad happened due to an action you or someone else took in the past, now you are mentally averse to even attempting such a thing. When attempting to perform the Skill you averse to, you must make a difficult [20] willpower roll. It gets easier as time goes; each time you succeed lowers the difficulty by a point. Common Traumatic Aversion examples include drug use, firearms, computer hacking, knives, speeding or sexual activities.

Fetish (2-4 point penalty) You have a sexual fetish that differs from the rest of the normal population. Being gay is not a fetish! You could be a rubber maid; a TV who likes being out en femme or a slave mistress. A two-point flaw means you have chosen to keep your secret to yourself or told a trusted friend. If you are and someone finds out you will be very embarrassed. A four-point flaw version means that you are well and truly out. You think nothing of rubbering up for a trip down town!

Fearful (1-4 point penalty) You are not a coward but are easily frightened. Threatening people are bad enough, while firefights terrify you. You suffer a penalty to resisting intimidation attempts and horror checks equal to the value of this penalty.

Intolerant (4 point penalty) You are a bigot and strongly dislike certain "types" of people; a particular group (a religion, ethnic group, gang or company); or everyday occurrence (drugs, traffic). Anyone from the above groups is completely beyond redemption in your eyes.

When you encounter your target of hatred, you must make a make a difficult [20] cool roll to maintain your manners (if you have any). No matter what the roll, your social skill totals are halved. The subject of your hostility will pick up on your attitude, so they may act less friendly to your associates.

Paranoid (2 point penalty) You suffer from mild paranoia and believe that someone is out to get you. You can spin conspiracy theories from just getting a parking ticket. You are very careful not to leave any possible edges for your enemies - or friends - to find out.

This Penalty cannot be combined with the Extreme Paranoia penalty or the Limited Paranoia benefit.

Extreme Paranoia (4 point penalty) You suffer from Paranoia just as above, but you also hallucinate on a failed perception test (1 in 10 chance). You might see snipers; black shadow 'copters, or agents reporting on you whereabouts.

Phobia (variable point penalty) This something scares you. Perhaps it is the dark, crowds, death or something completely unfounded. Phobias range from mild to major. Although the fear ratings given here may look odd, there are plenty of modifiers your ref can use to up the values. Phobias are rated as mild or major, and the flaw point cost will vary depending on the severity of the phobia and how common it is.

Mild phobias are not so crippling, they are something you fear and would dislike being near, but mostly you can knuckle down and face them. A mild phobia is a normally a two point flaw and requires an average willpower roll. A mild phobia of heights

means you could go onto the roof, IF you can force yourself to. However, you will have a -2 penalty to all tasks due to fear. Additionally, you must make a willpower test every ten minutes, or you will leave the area that is distressing you.

Major phobias require a difficult willpower roll and are often a four-point flaw. Typically, you will not approach an area or person/object that causes you fear. If you are forced to approach, you can make a difficult willpower roll to comply. However, repeated checks every ten minutes are required, or you will leave as above. You also will have a -5 penalty on all actions until you leave.

Common Phobias: Phobias and the costs are listed below. The values in brackets are the costs for a mild / major form of the phobia.

- **Crowds:** If you are in a room or area with more than ten people, you could get freaked out. (2/4)
- **Prosthetics:** Don't ever risk an implant. You don't know who designed it, what it really does and how IT could control you. As for people who have it, they are under THEIR control... (3/6).
- **The Dark:** The worse thing is, you can't see things coming. Night time is okay, but darkness freaks you out. (2/4)
- **Enclosed Spaces:** This is a common fear, getting into lifts isn't easy - there's not going to be enough air!! (2/4)
- **Filth:** What? Wade through all that crap? No way, there could be germs, dead things. Eugh! (1/3)
- **Fire:** Its horrible, fire consumes. The smoke makes you gasp for air and the heat chars you flesh. Bonfires you can deal with, but a house blaze - GET ME OUTTA HERE! (1/3)
- **Weapons:** I hate guns, they were made for killing. Best not carry out in case of accidental discharge, and better still, keep away from those gun freaks. (3/6)
- **Heights:** Hitchcock had it right, being that high up just isn't natural. Who knows if the floor won't give way, or the wind blow you off? (2/4)
- **Loud Noises:** Big bangs make you jump, explosions and thunder make you panic. (1/3)
- **The Net:** This place is full of data pirates and The Men in Black who electronically plot the digital ragnarok. Don't mess with computers or deckers. (2/4)
- **Open Spaces:** If you are out in the open, there is no cover, no shelter, no place to hide.... (2/4)
- **Scientists:** They toy with nature like a child plays with matches. We're gonna get burned again... it's enough that they know. They know things we we're meant to know. (1/3)
- **Sea:** The sea is bottomless, you could fall in and NEVER be found. (2/4)
- **Sharp Objects:** Okay so bullet kill, but they do it quickly. Knives or swords make you bleed, so you get to watch you life dribble away onto the pavement. (2/4)
- **Technophobia:** The modern world is a crazy place. It's made more so by the machines we use (Or do they use us?). Don't play with electronics or mechanical things - its not natural (3/6).

Promise (1-4 point penalty) You have vowed to yourself that you will, or will not, perform a certain deed. It could be trivial, like

never take drugs, or it could be something dangerous, like swearing revenge on a corporation! Whatever it is, you must complete this compulsion at all times. Nothing stops you, and you must make a Cool roll, dif 17 to force yourself otherwise.

Trivial promises are worth one point and include: Never smoke; always wear a certain colour or uniform; don't speed.

Minor promises are worth two points and include: Always tell the truth; follow a special diet (veggie, vegan or just special synthetic nutrient diet); uphold your religious beliefs; never have sex; never take recreational drugs; take revenge on the person who wronged you.

Major promises are worth four points and include: Never take any kind of drug; always carry a weapon; remove on all foes. Some strict religious beliefs fit here instead of in the minor penalties.

Saver (3 point penalty) Unlike the carefree shopaholic, you like to keep big reserves kept back just in case a major bill comes up. You always save your money; you are not a scrooge, just not a throwaway. You must make an average [15] willpower roll to splash out on anything that is not absolutely necessary. Vital purchases are rent, food, equipment of absolute necessity, and clothes (occasionally).

Shopaholic (3 point penalty) You are always spending money. Clothes, food, drink, drugs or the latest music video chip gobble up your money. You must make an average [15] willpower roll to save money. If you roll a 1 you spend D6 x 10% of your money and if you fumble you go on a massive spending spree and blow everything. Your overdraft charges could keep the Bank of Borneo afloat alone.

Ego Signature (1-5 point penalty) You have a need to take credit for everything you do. You leave a mark behind wherever you do something. Some people drop a business card, others a piece of origami or a shuriken. Whenever you do something you must make a cool roll - flaw or leave your ego signature behind.

Overconfident (2 point penalty) You feel that nothing is beyond your abilities. This is a role-played penalty where the character will have more faith in his abilities than the player might (for example, a base rifle skill of 11 and still believe that the extreme range shot is easily within his grasp).

Nightmares (1 point penalty) Most nights (5 in 6) you have a difficult time sleeping because of recurring nightmares (usually of some past trauma). If not using the Stress rules, roll a D6, on a 1 you are at -2 on all rolls for the day, on a 2 you are at -1, on a 3-5 you just tossed and turned and woke up screaming, and on a 6 you had a restful night's sleep.

Absent Minded (3 point penalty) You have real trouble remembering small things... like people's names and so on. To remember stuff like names, the need to buy more ammo, the meeting time or place, roll INT dif 13. Also, you cannot take notes of game events.



Aptitude Penalties

Reduced Stat (2 point penalty) You just aren't intrinsically good at something. One of your stats (chosen by you) is reduced by 1 point.

Few Criticals (2 point penalty) You don't count the re-roll on a natural 10 unless the result of the re-roll is an even number.

Deep Sleeper (2 point penalty) You are prone to sleeping in until the early afternoon. You are often late for meetings and dates, and must make a Difficult Awareness roll to awaken in times of trouble. Also all Awareness rolls against Stealthing opponents while asleep are at +20 difficulty instead of +10.

Shy (1 point penalty) You hate being the center of attention. Because of this you get -2 on all social interactions, as you must draw at least one person's attention to yourself, and -5 on any actions when you are the center of attention for a group who are not all your friends.

Short Fuse (1 to 5 point penalty) You get a -1 to -5 penalty on all cool rolls to avoid violent confrontation (such as aggression checks during drug highs, heat waves, and face-downs).

Hard of Hearing (2 point penalty) You get a -4 on auditory awareness rolls. This may be partially compensated for with prosthetics, but it's more a problem with your auditory centers in the brain and your lack of attention to auditory clues than it is an actual hearing disorder or damage to the eardrums.

Bad Eyesight (2 point penalty) As above, but for visual awareness rolls.

One-Hander (2 point penalty) You get -4 on rolls using your bad hand (instead of the normal -3), and also get -1 on rolls requiring the strong use of both hands (firing rifles, intricate surgery, etc).

Societal Penalties

Code of Honour (Varies) You have a personal code of ethics and live up to them to the letter. Breaking your code requires an average willpower roll. If under coercion (drugs or otherwise), you gain +4 to resist orders (if applicable).

Ganger - 2 points

Avenge an insult.
Protect fellow gangers.
Your gang's enemy is your enemy;
Defend the gang's honor and it's turf.

Dealer - 2 points

If you are paid for a job, you will do your upmost to finish it.
A dealer's word is binding and you will honour it (even if others don't - to a point).

Gunslinger - 2 points

Never shoot an unarmed man.
Never shoot someone from behind.
Never take advantage of an ambush situation.
Never set a trap except to defend your home.

Corporate - 4 points

A business promise must be kept.
Always remain true and loyal to your patron corporation.
Always try to treat other business persons with respect.
Remember those who welch on a deal.

Cop - 4 points

Never kill unless it is absolutely necessary.
Uphold the law.
Remember that suspects are innocent until proven guilty.
Do not turn a blind eye or accept a bribe.
Directive Four (classified) ;-)

Criminal Record (1 point penalty) You have a criminal record, and your local law enforcement knows exactly who you are and automatically suspect you in any situation you pop up in.

Major Criminal Record (2 point penalty) You are a known criminal far and wide, everywhere you go the authorities instantly recognize you as a troublemaker and a dangerous person.

Bad Reputation (2 point penalty) You have a street reputation that does nothing to improve your standing with anyone. This could be earned or not, but it's always something nasty like being a betrayer, liar, psychopath or rapist.

Lecherous (2 point penalty) You have to make a seduction check against eligible persons of your preferred sex. In addition you must make a Cool roll at -2 to even consider putting up a resistance to seduction attempts from your preferred sex. If your character is openly bisexual in preference (or omnisexual), then this is a 3 point penalty.

Ward (3 point penalty) You have a "Ward". Someone you have to watch out for (a child or other dependent). Did anyone say "plot hook"?

Hunted by the Police (variable point flaw) You are hunted by the police - usually for a crime you committed or are suspected of, but sometimes it's just a vendetta.

- Hunted by a few local cops for whatever, personal, reason - 1 point
- Hunted by the local police force - 3 points
- Hunted by the State police force - 4 points
- Hunted by a national police organization - 5 points

Hunted by a Corporation (variable point flaw) You are being hunted by one of the "corporate citizens" of your area. This can be for something you have done against them, or maybe they are looking to extract you.

- Hunted by a small local firm - 1 point
- Hunted by a medium local firm - 2 points
- Hunted by a corporation with interests statewide - 3 points
- Hunted by a national corporation - 4 points
- Hunted by an Orbital - 5 points
- Hunted by one of the BIG CORPORATE Multinationals - 6 points

Disease Carrier (3 point penalty) You carry some form of infectious and incurable disease. With a proper drug therapy you are able to keep yourself fully healthy, but if you were to stop taking these drugs the ravaging effects of the virus would sweep through your system once again. You can also transmit the virus through any intimate physical contact (25% chance).

Temporal Penalty

Black Listed (varies) Due to your actions, or the actions of your associates, you are no longer allowed in certain establishments. Maybe you got caught shoplifting at the mall, or maybe you trashed a hotel room. Whatever it is, your business is no longer welcome there.

- **Local Chain – 1 point**
- **Regional chain – 2 points**
- **National Chain - 3 points**
- **International (or the offended chain has shared your offense with other business and you are now blacklisted from all but the most independent examples of business – 4 points)**

Poverty Stricken (3 point flaw) You are homeless and living on the street, you receive only a third of your starting funds at character generation.

Privileges Revoked (2 point flaw) perhaps you are a felon, or maybe a judge has revoked your rights due to physical disability or illegal activity, regardless you may no longer exercise a right that was formally available to you, examples include owning a weapon, operating a vehicle, using a computer, practicing medicine or law, in some extreme cases (4 point) may include being in the presence of children, becoming pregnant, or leaving your home.

Intangible Penalty

Bad Luck (3 or 6 point benefit) Your character is exceptionally unlucky and gets a -2 when re-rolling to determine a fumble. For the 6 point benefit you also receive a +2 when rolling on the fumble chart to determine effects.

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